Pay.gov [SM]

Supporting Electronic Government Collections

August 2, 2006

Agenda

- **Introductions**

- **What is Pay.gov?**

- **Benefits of Pay.gov**

- **Services offered.**

- **Working with Pay.gov**

- **Questions?**

What is Pay.gov?

Pay.gov is a **secure** Government-wide financial management transaction **portal**.

It offers a **suite** of on-line electronic financial services for **Federal agencies**.

Why was Pay.gov Developed?

- Move from paper to electronic payment collections – Government Paperwork Elimination Act (Oct 1998)

- Respond to customers' increasing demand for Internet payment tools

- Improve governmental efficiency by providing secure and faster receipt of funds for agencies

- Meet compliance issues

Pay.gov Provides Direct Agency Benefits

- **Financial:**
  - Faster and safer collection service at no cost to your agency
- **Technical:**
  - Secure transactions available to anyone from anywhere
- **Business:**
  - Expert solutions for your technical and regulatory compliance issues
- **Service:**
  - Comprehensive customer & technical support from day one

Additional Pay.gov Benefits

- Reduction in the number of paper checks
- Ability to conduct business on-line
- Assistance in converting paper forms into electronic documents that can be processed on-line
- Agency bills can be presented electronically
- Access control services are available
  - Authentication and Authorization.
- Transaction data provided via on-line files and reports
- Assistance in integrating electronic data into agency systems

Pay.gov Collection Totals

As of January 31, 2006 Pay.gov had successfully processed:

12M total transactions

Valued at **$39B**

What Services are Provided?

Collection

The Customer makes payment (ACH, Credit/Debit Cards), the payment details are forwarded for processing

Billing/Notification

Notifications of payment due and/or information available are sent to the customer

Forms

Screens configured to mirror the paper form – used for data reporting and collections

Reporting

Details of all transactions via Pay.gov, both pending and completed

Verification Service

Verify the citizen involved is who they claim to be

Example - Forms

Pay.Gov - Form Instance - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Pay.gov ℠

Provided by the Department of the Treasury.

Home > Support the Arts

National Endowment for the Arts

Support the Arts

Make A Donation
You can donate to the NEA by filling in the form below and clicking Submit. You may make your donation by major credit card or by electronic check (ACH).

If you would like to print this form for your records, prior to clicking submit, click on "PDF Preview" and then print the form. Press the Back button on your browser to then click Submit and make your donation.

Amount:

Prefix: First Name: Middle Init:

Last Name: Suffix:

Address 1:

Address 2:

City: State:

Zip:

Home Phone:

E-mail:

○ Yes, you may publish my name in the annual donor list.
○ No, I prefer to remain anonymous.
○ I prefer my name to be published in the following way:

Gifts may be made in memory of a family member or friend, in honor of an individual, or in recognition of a special occasion. We will be glad to notify the individual or their family.

Name of the person you would like to honor:

Prefix: First Name: Middle Init:

Last Name: Suffix:

After the completion of your payment, you will be presented with a payment confirmation page. Please print that page for your records and then close your browser window. To avoid confusion, do not click on "Return to Forms"

National Endowment for the Arts   webmgr@arts.endow.gov   Submit

PDF Preview   Reset

The title bar says "Pay.Gov - Form Instance - Microsoft Internet Explorer"

Menu: File Edit View Favorites Tools Help

Pay.gov (SM) - Provided by the Department of the Treasury.

Home > NDU FACILITIES PAYMENT FORM

NATIONAL DEFENSE UNIVERSITY - OPERATIONS

Form fields.
Pay.Gov - Form Instance - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Pay.gov [SM]

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Home > NDU FACILITIES PAYMENT FORM

NATIONAL DEFENSE UNIVERSITY - OPERATIONS

POC Name: John Smith

POC Phone Number: (202) 555-1212

Office: DoD

Is the office part of the Defense Department?   ⦿ DoD   ◯ Non-DoD

Title of Event: Class

Room Number: 112

Date(s) of Event: From: 01/01/2005 (mm/dd/yyyy)   To: 01/04/2005 (mm/dd/yyyy)

NDU Sponsor Name and Badge Number: Health Fitness 4321

Tracking Code: 12-123

Amount to be Charged: 50.00   **Submit Data**

10

Example - ACH Payment

File   Edit   View   Favorites   Tools   Help

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Home > Online Payment

The system has populated the Payment Date with the next available payment date.

Online Payment

Step 1: Enter Payment Information   1 | 2 | 3

This item is payable by Bank Account Debit (ACH) or Plastic Card (ex: VISA, Mastercard, American Express, Diners Club, Discover)

Option 1: Pay Via Bank Account (ACH) About ACH Debit

Required fields are indicated with a red asterisk *

Account Holder Name: [   ] *

Payment Amount: $50.00

Account Type: [▼] *

Routing Number: [   ] *

Account Number: [   ] *

Confirm Account Number: [   ] *

Check Number: [   ]

Routing Number   Account Number   Check Number

⑆0 26 94 6 78 3⑆ 9 24 3 76 7 390⑈ ⑆ 1 2 3 4

Payment Date: 07/21/2005

Select the "Continue with ACH Payment" button to continue to the next step in the ACH Debit Payment Process.

[Continue with ACH Payment]   [Cancel]   [Return To Your Form]

Example- CC Payment

Pay.Gov - Online Payment - Microsoft Internet Explorer

File   Edit   View   Favorites   Tools   Help

Option 2: Pay Via Plastic Card (PC) (ex: VISA, Mastercard, American Express, Diners Club, Discover)

Required fields are indicated with a red asterisk *

Account Holder Name: [   ] *

Payment Amount: $50.00

Billing Address: [   ] *

Billing Address 2: [   ]

City: [   ]

State / Province: [—— ▼]

Zip / Postal Code: [   ]

Country: [United States ▼] *

Card Type: [▼] *   VISA MasterCard AMEX Diners Club International DISCOVER

Card Number: [   ] *   *(Card number value should not contain spaces or dashes)*

Security Code: [   ] * [   ]   (On the back of your Card, find the last 3 digits) Help finding your security code

Expiration Date: [▼] * / [▼] *

Select the "Continue with Plastic Card Payment" button to continue to the next step in the Plastic Card Payment Process.

[Continue with Plastic Card Payment]   [Cancel]   [Return To Your Form]

How does Pay.gov fit within an agency project?

- Provides a straightforward and proven method for collecting data, sending notifications, or delivering bills.
- For projects with collections, it provides the mechanism to accept credit card or ACH (e-check) payments
  - All deposits are made into agency Treasury Accounts (reported in Ca$hlink).
  - All credit card payments are settled through Mellon Bank or Bank of America
  - All ACH payments are settled (funded) through the Federal Reserve Bank-Cleveland
- The Pay.gov product is provided free-of-charge by the Financial Management Service[*].

[*]Any FTE costs associated with the development of an agency's interface(s) to Pay.gov would be covered by the agency.

Interface options for communication between agency application and Pay.gov

- Form or Bill applications do not require an interface between an agency webpage and Pay.gov.

- An agency webpage/application can connect to Pay.gov using one of two methods to enable collections:

  - **Interactive method (OCI-I)**, all payment data are collected on the Pay.gov website—payers are transferred from the agency application to Pay.gov for payment and returned to the agency application after approval or decline.

  - **Non-interactive method (OCI-NI)**, all payment data are collected by the agency application and the data are passed to Pay.gov for processing: this can happen on a per-transaction or a batch basis.

How does Pay.gov Work?

Customer

Bill

Form

Agency Website

OCI-I

Collection Pages

FedACH

Verification Service

ACH Debit

FRB-Cleveland

Fed CA$HLINK

CA$HLINK

Pay.gov

Agency System

OCI-NI

Credit Card

Mellon

Bank of America
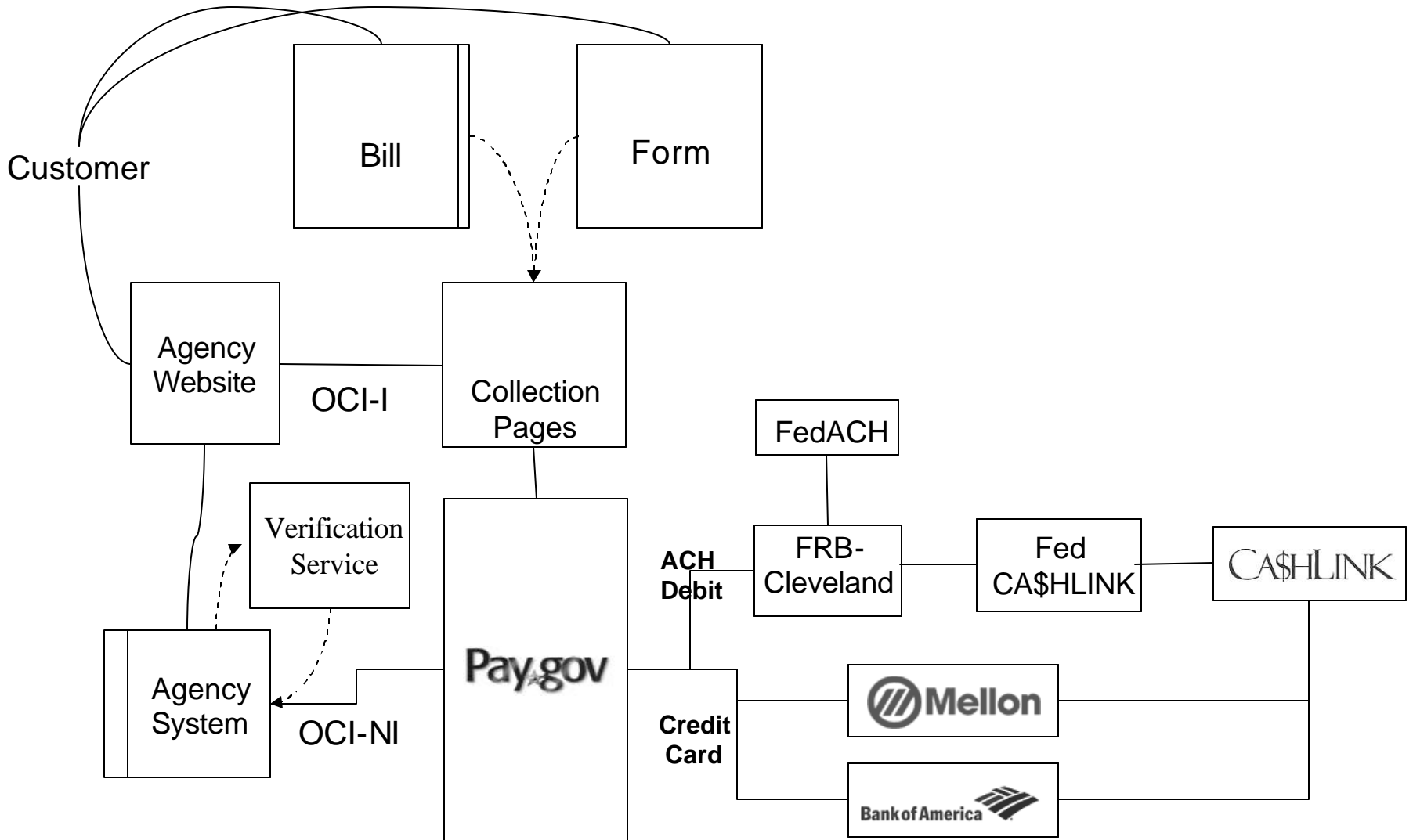
How does Pay.gov Work?
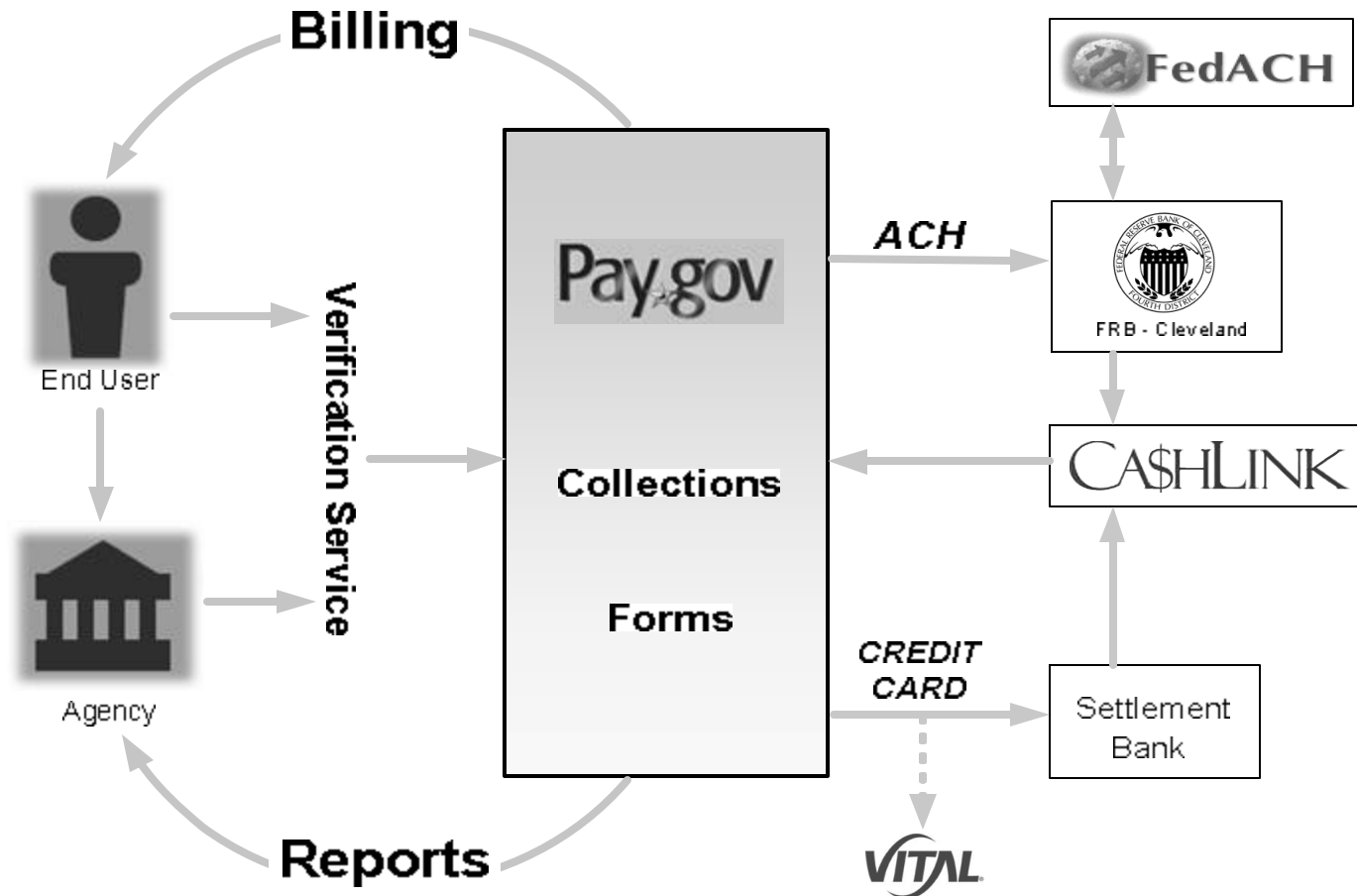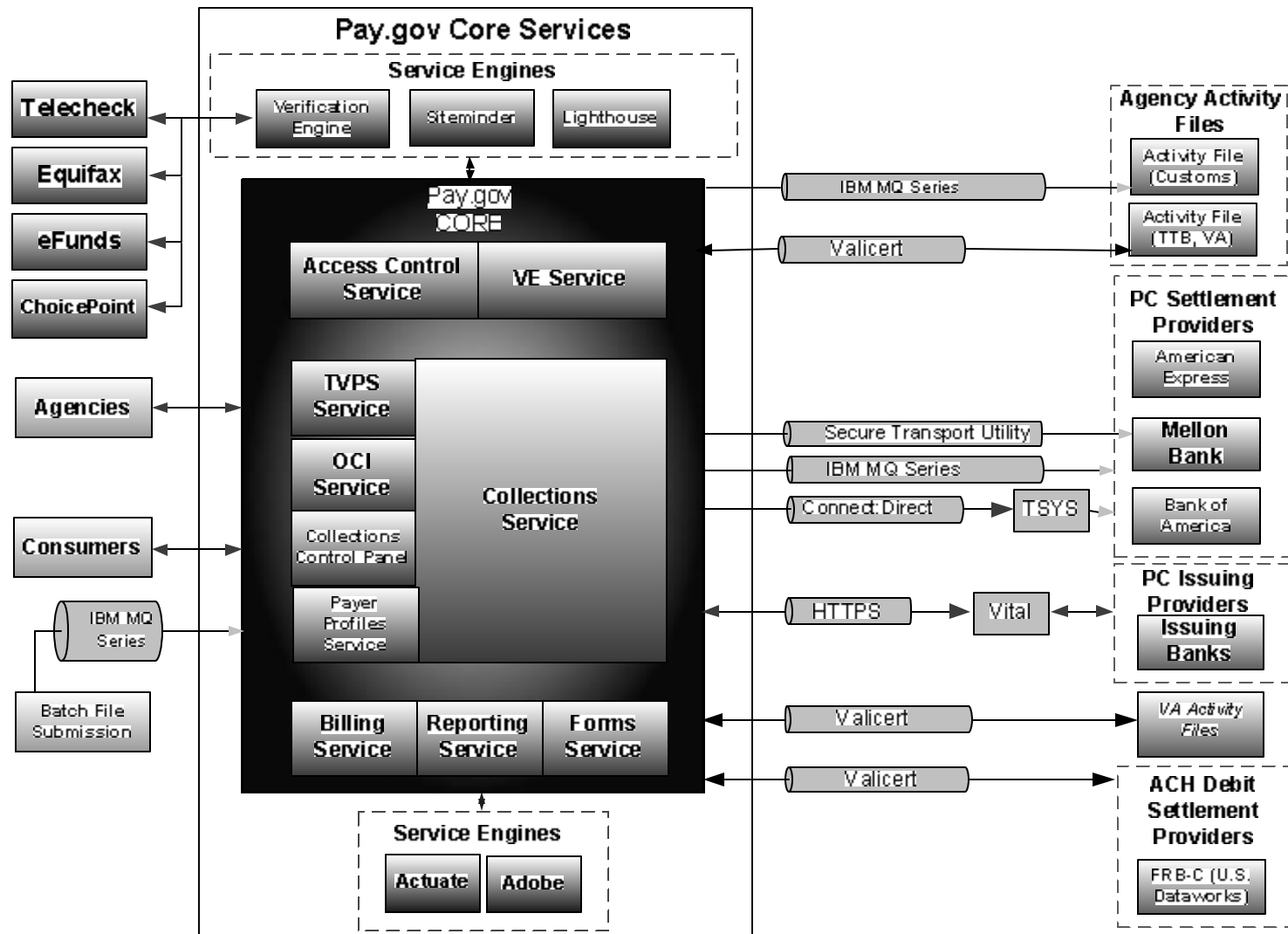
What does it take to work with Pay.gov?

- Agencies utilizing Pay.gov have a large number of options regarding how they interface with the product.
- Technical requirements span from none to very high depending on the specific needs of the agency, the application, and, potentially, the mandate requiring the application.
- The basic areas of interaction with Pay.gov are collection and reporting.
- Interfaces can be completely manual or completely automated, or somewhere in between.

Pay.gov Service Offerings

SERVICE	CCP only	Forms	Bills	OCI-I	OCI-NI	VS
Front-end development effort required	None	Very low	Low	Medium → high	High	High
Common Solution	Call center, mail/fax payments	Conference fees, penalties, donations	Data presentment, Bill payment	Shopping cart applications	Monthly/ quarterly recurring payments	Registering Users
Communication with Pay.gov?	Not required	Not required	Small requirement	Significant requirement	Significant requirement	Significant requirement
Reporting options	Online reports, "activity files"					Not Applicable
Average Implementation time	2 weeks	4-6 weeks	4-6 weeks	4-8 weeks	4-8 weeks	6-10 weeks

Retrieving reports

- Online reports are available to administrative users and contain all of the detail necessary for reconciliation
- Online reports are downloadable in Excel format
- Daily downloadable "activity files" are also available—generally used for a more automated solution
- Activity files are downloadable in XML format from an HTTPS mailbox
- Schemas are available from Pay.gov
- Four basic activity files are available:
  - Credit Card activity file
  - ACH activity file
  - Form activity file
  - Billing activity file

Pay.gov implementation components

- Each implementation will be unique, but the basic components include:

  - Agreements—initial agreements between the agency and FMS as well as the settlement banks are required. Documentation is completed and signed throughout the process.

  - Meetings—a kick-off meeting and regularly scheduled (e.g., bi-weekly) conference calls with agency, FMS and FRB-C.

  - Requirements—fully gathering and documenting agency requirements for interactions with Pay.gov.

  - Setup—Pay.gov staff establishes the application within the Pay.gov product.

Pay.gov implementation components (cont'd)

- Build—
  - Pay.gov developers and staff build the necessary components (i.e., form or bill) as necessary.
  - Agency or agency contractor builds the front and back-ends required to interface with Pay.gov with guidance from Pay.gov staff.
- Testing—complete testing is required on the agency side of all aspects of the application (front-end, user experience, online reports, activity file use, and reconciliation)
- Production—after setup and testing are complete, the agency authorizes Pay.gov to establish their application in the production environment
- Support—Pay.gov customer support is available for the agency but also for the end user

Pay.gov Implementation Milestones

- **Project Kick-Off - Agreement Sign Offs**
- **Project Monitoring**
- **Requirements Gathering**
  - Configure Application in QA Test
- **Application Design & Development**
- **Access Control for Pay.gov Test Environment**
- **Finalize ACT (Agency Configuration Template)**
- **Move to Production**
- **Go Live Activities**
- **Post Production Follow Up**

Which Agencies Use Pay.gov for Collections?

- **Department of Commerce: NOAA-** Individual Fishing Quota, NESDIS, STAT USA

- **Department of Defense**: MOCAS contract payments, DOD Property Surplus

- **Federal Mediation Conciliation Service**: Arbitration Panel Fees, FMCS Institute, Conference

- **Federal Trade Commission**: Do Not Call List

- **General Services Administration**: Multiple Award Schedules Program & Federal Premier Lodging Program

- **Homeland Security - Bureau of Citizenship and Immigration Services**: Replacement of Green Card I-90, Application for Employment Authorization I-765, School Certifications **FEMA -** Southern Farm Bureau Casualty Insurance

- **Department of Housing and Urban Development**: Institution Master File

- **Department of Interior - Office of Surface Mining**: Abandoned Land Mine Fees

- **Library of Congress**: Royalty License Fees

- **Department of Transportation**: Federal Motor Carrier Administration & Office of Hazardous Materials Safety

- **Treasury:** EFT Reclamations, Surety Branch, Bureau of Public Debt and Detail **Alcohol and Tobacco Tax and Trade** - Excise Tax Form, Monthly Tobacco Report, Brewer's Report, Brewpub Report, Storage Operations Report

- **Department of Veterans Affairs**: Funding Fees, VA Canteen

- And many more…..

To find out more about how Pay.gov can support your electronic initiatives contact one of the team members listed below:

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